

REMARKS

Group	Claims	Description
I	1-18, 52-63, 73	Combining Accounts
II	19-51, 64-72	Authorizing access to resources

In the above referenced Office Action, the Examiner divided the claims into the following groups:

- I. Claims 1-18, 52-63 and 73, drawn to a computer-based method and system for determining whether first and second accounts represent the same account and combining the accounts into a single account;
- II. Claims 19-51, 64-71 and 72, drawn to a computer based method for authorizing access to resources by receiving requests to access the resource including user identifiers.

In response, the applicants elect Group I without traverse. Non-elected claims 19-51, 64-72 have been canceled.

Respectfully submitted,
Perkins Coie LLP

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Maurice J. Pirio
Maurice J. Pirio
Registration No. 33,273

Correspondence Address:
Customer No. 25096
Perkins Coie LLP
P.O. Box 1247
Seattle, Washington 98111-1247
(206) 359-8000